

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael V. Vitello  
 Alana Vitello  
 Debtors

Case No. 12-10872-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db/jdb Michael V. Vitello, Alana Vitello, 2515 South Camac Street, Philadelphia, PA 19148-4311  
 cr +BANK OF AMERICA, N.A., 2380 Performance Dr., Richardson, TX 75082-4333  
 12661192 +Acs Inc, Acs Sue Elen 1617 Jfk Blvd Sui, Philadelphia, PA 19103-1821  
 12958448 +BANK OF AMERICA, N.A., c/o ANDREW F GORNALL, KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 12661196 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 12661195 Bank of America, P.O. Box 15222, Wilmington, DE 19886-5222  
 12900064 +Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 12661197 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 12812444 +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 13378475 +Carrington Mortgage Services, LLC, 1610 East St. Andrew Place, Suite B150,  
 Santa Ana, CA 92705-4931  
 12661200 +Central Finl Control, Po Box 66051, Anaheim, CA 92816-6051  
 12661201 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 12788097 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 12661204 +Desai Physician Consulting Services, P.O. Box 469, Southeastern, PA 19399-0469  
 12709667 +Edward A. Deglin MD PC, 780 Periwinkle Lane, Wynnewood PA 19096-1653  
 12661205 +Edward Deglin, MDPC, 780 Periwinkle Lane, Wynnewood, PA 19096-1653  
 12746804 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, Dept 55953, P O Box 55000,  
 Detroit MI 48255-0953)  
 12661207 +Ford Cred, Po Box Box 542000, Omaha, NE 68154-8000  
 12661208 Ford Motor Credit Company, Drawer 55-166, P.O. Box 55000, Detroit, MI 48255-0166  
 12661211 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 12661214 Jefferson University Hospitals, Thomas Jefferson Univ. Hosp., POB 8500-3100,  
 Philadelphia, PA 19178-3100  
 12661215 +Philadelphia Family Medicine Assoc., Inc, 1028 Oregon Avenue, Philadelphia, PA 19148-4421  
 12767579 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 12732679 Quest Diagnostics - MR 461, P.O. Box 4911, SouthEastern, PA 19398-4911  
 12661216 Quest Diagnostics, Inc., P.O. Box 740775, Cincinnati, OH 45274-0775  
 12661217 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
 (address filed with court: Snap-on Credit, P.O. Box 506, Gurnee, IL 60031)  
 12661218 State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Dec 17 2016 01:57:16 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Dec 17 2016 01:56:00  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 17 2016 01:56:47 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecsed@recoverycorp.com Dec 17 2016 01:50:13 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 12661194 +E-mail/Text: sidneyzilber@gmail.com Dec 17 2016 01:57:40 Advanced Diagnostics,  
 841 E. Allegheny Avenue, Philadelphia, PA 19134-2401  
 12661199 +E-mail/Text: kellyp@ccpdcs.com Dec 17 2016 01:57:42 Cardiology Consultants PH,  
 207 N. Broad Street, 3rd Floor, Philadelphia, PA 19107-1500  
 12661203 +E-mail/Text: equiles@philapark.org Dec 17 2016 01:57:48 City of Philadelphia,  
 Parking Violations Branch, P.O. Box 41818, Philadelphia, PA 19101-1818  
 12661206 E-mail/Text: data\_processing@fin-rec.com Dec 17 2016 01:55:27 Financial Recovery Services,  
 P.O. Box 385908, Minneapolis, MN 55438-5908  
 12683924 E-mail/PDF: gecsed@recoverycorp.com Dec 17 2016 01:50:13 GE Capital Retail Bank,  
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 12661210 +E-mail/PDF: gecsed@recoverycorp.com Dec 17 2016 01:48:59 Gecrb/Care Credit,  
 Po Box 981439, El Paso, TX 79998-1439  
 12661213 +E-mail/Text: bankruptcy@icsystem.com Dec 17 2016 01:57:38 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 12811752 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 17 2016 01:49:54  
 InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
 Oklahoma City, OK 73126-9093  
 12708881 +E-mail/Text: bncmail@w-legal.com Dec 17 2016 01:56:35 OAK HARBOR CAPITAL IV, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 12755266 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 17 2016 02:10:32  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541

District/off: 0313-2

User: DonnaR  
Form ID: 138NEW

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Dec 16, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13024922 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 17 2016 02:08:48  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
12669344 E-mail/PDF: rmscedi@recoverycorp.com Dec 17 2016 01:49:41  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
12661219 +E-mail/Text: bnc@alltran.com Dec 17 2016 01:55:18 United Recovery Systems,  
5800 North Course Drive, Houston, TX 77072-1613

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093  
cr\* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
12661193\* +Acs Inc, Acs Sue Elen 1617 JFK Blvd Sui, Philadelphia, PA 19103-1821  
12661198\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
12813517\* +CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907,  
Norfolk VA 23541-0907  
12661202\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
12661209\* Ford Motor Credit Company, Drawer 55-166, P.O. Box 55000, Detroit, MI 48255-0166  
12661212\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
ANDREW M. LUBIN on behalf of Creditor BANK OF AMERICA, N.A. alubin@milsteadlaw.com,  
bkecf@milsteadlaw.com  
DAVID H. LIPOW on behalf of Creditor BANK OF AMERICA, N.A. bkecf@milsteadlaw.com,  
dlipow@milsteadlaw.com  
DAVID M. OFFEN on behalf of Joint Debtor Alana Vitello dmo160west@gmail.com,  
davidoffenecf@gmail.com  
DAVID M. OFFEN on behalf of Debtor Michael V. Vitello dmo160west@gmail.com,  
davidoffenecf@gmail.com  
HOWARD GERSHMAN on behalf of Creditor CAB East LLC/Ford Motor Credit Company LLC  
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Carrington Mortgage Services, LLC  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Michael V. Vitello and Alana Vitello

Debtor(s)

Bankruptcy No: 12-10872-jkf

Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street  
Suite 400  
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 12/16/16